

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	Bankruptcy No. 20-21512-TPA
	:	
LINDA LORRAINE STIDARD	:	Chapter 7
	:	
<i>Debtor</i>	:	
	:	
Natalie Lutz Cardiello, Trustee	:	
	:	
Movant	:	
	:	
v.	:	
	:	
United States of America, Internal	:	
Revenue Service; Commonwealth of	:	
Pennsylvania, Department of Revenue;	:	
County of Allegheny; Jordan Tax Service;	:	
Forward Township; Keystone Collections	:	
Group; Elizabeth Forward School District;	:	
MBM Collections and Quicken Loans,	:	
Inc.	:	
Respondents	:	

**REPORT OF SALE**

A sale hearing was conducted on September 24, 2020, in connection with the sale of 100 Nivens Ln, Elizabeth, PA 15037 to Nathan Bertok and Shalyn Patterson. The sale price was \$131,000. The closing was held on October 9, 2020. The bankruptcy estate received a carve-out of \$7,500. In addition, sufficient sums remained so that the Debtor received her exemption in the amount of \$9,033.11 and the bankruptcy estate received an additional \$5,173.98. A copy of the settlement statement is attached hereto and incorporated herein.

The sums paid to the bankruptcy estate will be held by the Trustee pending further Order of Court.

Respectfully submitted,

/s/ Natalie Lutz Cardiello  
Natalie Lutz Cardiello, Trustee  
107 Huron Drive  
Carnegie, PA 15106  
ncardiello@cardiello-law.com  
(412) 276-4043

American Land Title Association

ALTA Settlement Statement - Combined  
Adopted 05-01-2015

File No./Escrow No.: 032835  
 Print Date & Time: 10/16/2020 11:19:55 AM  
 Officer/Escrow Officer: Gregory W. Bevington, Esquire  
 Settlement Location: Gregory W. Bevington, Esquire, 6 Clairton Blvd. , Pittsburgh, PA 15236

Gregory W. Bevington, Esquire  
 6 Clairton Blvd.  
 Pittsburgh, PA 15236

Property Address: 100 Nevins Lane, Elizabeth, PA, 15037  
 Buyer(s): Nathan Bertok, Shalyn Patterson  
 Seller(s): Linda Stidard, Bankruptcy Estate of Linda Lorraine Stidard  
 Lender: Movement Mortgage, LLC  
 Loan No.: 3197726  
 Settlement Date: 10/09/2020  
 Disbursement Date: 10/09/2020

**SELLER  
COPY**

Seller		Description	Buyer	
Debit	Credit		Debit	Credit
		Financial		
	131,000.00	Sales Price	131,000.00	
		Deposit		1,000.00
		Loan Amount to Movement Mortgage, LLC		127,070.00
1,000.00		Excess Deposit		
		Prorations/Adjustments		
	30.83	City/Town Taxes 10/09/20 to 12/31/20	30.83	
	55.64	County Taxes 10/09/20 to 12/31/20	55.64	
	1,117.40	School Taxes 10/09/20 to 06/30/21	1,117.40	
		Loan Charges		
		0.250 % of Loan Amount (Points) to Movement Mortgage, LLC	317.68	
		Processing Fee to Movement Mortgage, LLC	350.00	
		Underwriting Fee to Movement Mortgage, LLC	995.00	
		Prepaid Interest( \$11.31 per day from 10/9/20 to 11/1/20 )	260.13	
		Impounds		
		Homeowner's Insurance\$52.17 per month for 2 mo.	104.34	
		Property Taxes\$11.42 per month for 9 mo.	102.78	
		County Property Tax\$27.71 per month for 10 mo.	277.10	

This is a summary of the closing transaction prepared by Gregory W. Bevington, Esquire. This document is not intended to replace the "Closing Disclosure" form.

Seller		Description	Buyer	
Debit	Credit		Debit	Credit
		School Taxes\$150.46 per month for 5 mo.	752.30	
		Aggregate Adjustment		511.28
		Title Charges & Escrow/Settlement		
		Title - Closing Services Letter to First American Title	125.00	
		Title - Lender Policy Endorsements to First American Title	300.00	
		Title - Lender Title Insurance to First American Title	1,184.60	
		Title - Owner's Title Insurance (Optional) to First American Title	17.10	
		Government Recording and Transfer Charges		
		Recording Fees: Deed	181.75	
		Recording Fees: Mortgage	181.75	
327.50		Conveyance Deed - School District Transfer Tax to Allegheny County Dept of Real Estate	327.50	
327.50		Conveyance Deed - Town Transfer Tax to Allegheny County Dept of Real Estate	327.50	
655.00		Conveyance Deed - PA State Transfer Tax to Allegheny County Dept of Real Estate	655.00	
		Payoff(s)		
100,115.58		Payoff of First Mortgage Loan		
		Miscellaneous		
		Appraisal to Appraisal Links, Inc., POC-B, \$475.00		
		Credit Report Fee to Credit Plus	76.75	
		Flood Certification Fee to CoreLogic Flood Services	7.00	
		Tax Service Fee to CoreLogic Tax Services	64.00	
		VOE Fee to Equifax	32.00	
350.00		Title - Settlement Fee to Bootay Bevington Nichols, LLC		
		Electronic Document Delivery Fee to Bootay Bevington Nichols, LLC	75.00	
30.00		Courier Fee to Bootay Bevington Nichols, LLC	15.00	
30.00		Wire Transfer Fee to Bootay Bevington Nichols, LLC	30.00	
		Title - Notary Fee to Bootay Bevington Nichols, LLC	30.00	
		Homeowner's Insurance Premium to GRANGE INSURANCE	626.00	
2,930.00		Selling Agent Admin./Comm - deposit to All Pittsburgh Real Estate	345.00	

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Seller		Description	Buyer	
Debit	Credit		Debit	Credit
3,930.00		Listing Agent Commission to EXP Realty		
115.00		Lien Letter Reimbursement to Bootay Bevington COST		
186.20		Current Sewage Balance to Forward Township		
500.00		Final Sewage Escrow to Bootay Bevington ESCROW		
7,500.00		Exemption Carve Out to Bankruptcy Estate of Linda Stidard		
9,033.11		Exemption Claimed to Linda Stidard		
		Subtotals		
		Due From Buyer		11,382.87
5,173.98		Due To Seller		
132,203.87	132,203.87	Totals	139,964.15	139,964.15

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**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Gregory W. Bevington, Esquire to cause the funds to be disbursed in accordance with this statement.

**SELLER(S)**

**BUYER(S)**

Bankruptcy Estate of Linda Lorraine Stidard

Nathan Bertok

By: Natalie Lutz Cardillo, Bankruptcy Trustee

Shalyn Patterson

see ATTACHED

see ATTACHED

Escrow Officer: Gregory W. Bevington, Esquire

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**SELLER(S)**

SEE ATTACHED

Linda Stidard

Bankruptcy Estate of Linda Lorraine Stidard

By: Natalie Lutz Cardiello, Bankruptcy Trustee

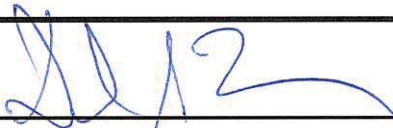
**BUYER(S)**



Nathan Bertok



Shalyn Patterson



Escrow Officer: Gregory W. Bevington, Esquire

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